REMARKS

Claims 84-91, 100-107 and 116-131 with some amendments remain in the application. Claims 116-131 have been withdrawn from consideration with some amendments.

The Examiner rejected claims 84-115 over Chiasson in view of Kitchen and further in view of Simpson. It is believed that the Examiner intended to reject claims 84-91 and 100-107 over the references. The rejection is respectfully traversed.. None of these references teaches providing the debtor with files with open fields for inserting category items and then sorting the files according to the categories. The Examiner has cited Simpson to provide this teaching in combination with Chaisson and Kitchen. Simpson will be discussed in detail hereinafter after first discussing Chaisson and Kitchen.

CHIASSON

Amended Claim 84 is distinguished over the references by reciting:

"simultaneously displaying said plurality of unsorted transactions on the debtor's computer screen with each unsorted transaction of at least some of the unsorted transactions having fields filled with transaction data which are pertinent to the unsorted transaction and having at least one open field open for insertion of a category item pertinent to the unsorted transaction;"

This is shown in Fig. 4 where the plurality of unsorted transactions 1, 2 and 3 are simultaneously displayed on the debtor's computer screen wherein each unsorted transaction has at least one open field open for inserting a category item. The open fields are in the "Cat." and "Exp." columns and have been filled except for the open fields in the "Exp." column for transactions 2 and 3. This operation is explained in Applicant's specification from page 10, line 11 to page 11, line 1. In this regard the Examiner relies of Chiasson wherein he states:

"Regarding claims 84, 92, 100 and 108, Chiasson teaches a method for an internet hosted bill.paying system: Chiasson teaches upon one or more commands by the debtor, enabling the debtor to create bill categories and organizing bills based on bill categories (page 11, paragraphs 106-109)."

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It is noted that Chiasson's bill categories may include "utilities, credit cards, car payments and landscaping services", however each of these categories can't be employed until a respective bill template is pulled up and selected by the debtor. For instance, if the bill category is utilities there is a bill template for a utility. At the end of paragraph 0109 a new bill category can be created and then a new bill template is made for that category. It should be noted that the bill template in Chiasson is already categorized and there is no way to change it. This is because each category item, such as utilities, has it's own bill template and if another category is desired the debtor has to pull up another bill template. As stated in the first part of paragraph 0110, billing information in the billing files is changed via the bill template just like it is done for the item template in the shopping service module. According to paragraph 0112 the bill template and the bill file can be edited, but there is no teaching of a bill file having an open field for inserting a category item. The bill templates are displayed one at a time in frame 54 of Fig. 2 of Chiasson and multiple bills are displayed in frame 56. Any changes in either one of these displays is simply for the purpose of updating information in the fields. As with the shopping service module (e-catalog) portion of Chiasson, the bill paying portion of Chiasson does not teach simultaneously displaying a plurality of unsorted transactions, as shown in Applicant's Fig. 4, which have open fields for the insertion of category items.

Amended Claim 84 is further distinguished over Chiasson by reciting:

"upon one or more commands by the debtor, inserting one or more selected category items selected by the debtor in selected open fields associated with said at least some of the unsorted transactions and displaying respective selected fields filled with said one or more of the selected category items on the debtor's computer screen simultaneously with said simultaneous display of said plurality of unsorted transactions;"

This is shown in Fig. 4 where a plurality of category items, such as "Ash St.", "C&M", "Charity" and "Auto" have been inserted in open fields for the unsorted transactions 1, 2 and 3. This operation is described in Applicant's specification from page 10, line 20 to page 11, line 1 wherein it is stated:

"For instance, if line item number 1 is selected and the debtor says "Category C", "Ash Street" will appear under the category column in line item number 1. The debtor may further select cleaning and maintenance (C & M) by saying " C and M" or by clicking on C and M, then C and M will appear under the expense column in line item number 1. Optionally, if the product or

services under the Product/Services column qualified as repair or management then one of these items would be selected by voice activation or by the mouse to appear under the expense column for item number 1. As a further example, if line item number 2 and charitable contribution is selected then something like charity would appear under the category column for line item number 2. If line number 3 and auto expense are selected then something like auto would appear under the category column for line item number 3."

There is no teaching in Chiasson of displaying selected fields filled with selected category items on the debtor's computer screen simultaneously with the simultaneous display of the plurality of unsorted transactions.

Amended Claim 84 is still further distinguished over Chiasson by reciting:

upon one or more commands by the debtor sorting the unsorted transactions that are simultaneously displayed on the debtor's computer screen by said one or more of the selected category items and simultaneously displaying the unsorted transactions sorted by said one or more of the selected category items on the debtor's computer screen.

This is shown in Figs. 4 and 6 wherein in Fig. 4 the unsorted transactions 1, 2 and 3, that are simultaneously shown on the debtor computer screen, are sorted and displayed in Fig. 6. This operation is described in Applicant's specification on page 11, lines 2-9 wherein it is stated:

"Once this is accomplished the debtor may then select the sort all function by saying "sort all" or by clicking on the Sort All button which causes the computer to sort items 1, 2 and 3 by the category items under the category column.

The result shows up on the video screen 302 in Fig. 6 taking the place of the information shown on the video screen 302 in Fig. 4. After sorting, the video screen 302 in Fig. 6 shows the result of the sort as Item Number 2 under Charitable Contributions, nothing under Real Property Tax, Item Number 1 under cleaning and maintenance (C & M) for the Rental at Ash Street and Item Number 3 under Auto Expense."

In support of his position the Examiner refers to page 12, paragraphs 0111 and 0114 of Chiasson and states:

"Chiasson further teaches displaying the bills and viewing the bills in the bill category on the debtor's computer screen (page 12, paragraph 0111 and paragraph 0114)"

Paragraph 0111 teaches providing a view of only a specific bill for the debtor and there is no teaching of any sorting. In paragraph 0114 it is stated:

"the sort and exclude operations provided by the bill payment module 110 differ from those provided by shopping service module 102 in that they are specific to bill paying. In this regard the sort operations provided by bill payment module 110 include sort by balance amount, sort by URL of the payment site 25 and sort by date the bill was added or modified."

There is no teaching in paragraph 0114 of sorting by any new categories. Apparently, Chiasson can sort the bills by a fixed type of billing info such as balance amount and these will be shown in frame 56 of Fig. 2. An example is that Chiasson could create a bill template in display 54 for "Ash St." and display in display 56 all templates regarding "Ash St.". This is not Applicant's invention. In Applicant's invention a plurality of unsorted transactions are simultaneously displayed with one or more sort sensitive fields (Fig. 4) and the unsorted transactions are then sorted and displayed (Fig. 6) according to one or more of the category items inserted in the sort sensitive fields.

More specifically, Chiasson has no open fields where sort information, such as "Ash St.", "Charity" and "Auto" can be inserted to govern the sorting of his transactions. Each of Chiasson transactions has predetermined fields (Fig. 2 and 0107) with each field being identified by a fixed type of information, such as "URL" or balance due. Chiasson then sorts his transactions by one of the fixed types of information for his transactions, as selected by Chiasson, such as balance due (0114). In contrast Applicant inserts info of Applicants own choosing, such as "Ash St.", "Charity" and "Auto" in his open fields, as shown in Fig. 4, to sort the transactions 1, 2 and 3 by the inserted info. Applicant's inserted info is not associated with a predetermined type of information as is shown in Chiasson's display 56 in Fig. 2.

It should be noted for the record that Applicant's transactions 1, 2 and 3 in Fig. 4 have fields which are identified by fixed types of information such as "Item No.", "Date of Purchase", "Name of Creditor", "Inv. No.", "Inv. Date", "Product/Services", "Amt. Due", "Due Date", "Amt. Paid", "Date Paid", and "Bal" and to that extent Applicant's and Chiasson's inventions are similar. However, it is important to note that the distinguishing difference between Chiasson's and Applicant's inventions is that the Applicant has open fields under the column heading "Cat". Whatever is inserted in one or more of the open fields under "Cat." governs the sorting of the transactions 1, 2 and 3. Hypothetically, if the teachings of Chiasson were to be applied to Applicant's transactions in Fig. 4, the transactions 1, 2 and 3 would be sorted merely by one of the fixed types of information, such as "Date of Purchase". Chiasson does not allow the user to insert new types of information, regarding the transactions, such as "Ash St.", "Charity" and "Auto", as shown in Applicant's Fig. 4, and then sort the transactions by these new types of

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information. The bottom line is that Applicant's invention has sort sensitive open fields which are not taught by Chiasson.

Next the Examiner states:

"Chiasson fails to show a debtor's computer and a debtor's computer screen that is responsive to the debtor's computer, at least one creditor that has a creditor's computer as well as the graphical representation"

It is noted while Chiasson does not show any drawings of his bill payment module, pages 11-13 describe the bill payment module in reference to the shopping service module in Figs. 1 and 2. It is further noted that the debtor's computer 28 can access billing records from the billing site 25.

KITCHEN

In regard to Kitchen the Examiner states:

"Kitchen teaches enabling a simultaneous display of said plurality of unsorted transactions on the debtor's computer screen with each unsorted transaction of at least some of the unsorted transactions having fields filled with transaction data which are pertinent to the unsorted transaction (Fig. 8 and Fig. 9C' column 12, lines 55-65 and column 14, lines 33-45"

Column 13, lines 6-11 of Kitchen refers to Fig. 8 where the debtor can select a category, such as "unpaid bill" at 870 in Fig. 8 and the unpaid bills will be displayed in Fig. 9B as explained in column 14, lines 16-32. Column 14, lines 57-62 of Kitchen refer to Fig. 9C where categories of billers can be scrolled and selected in block 996. So, if "unpaid bills" is selected in block 996 of Fig. 9C the unpaid bills are displayed in screen 960. This presentation is similar to Fig. 9B except more information regarding each biller is displayed in Fig. 9C. Fig. 14, which is discussed in column 17, lines 17-29, permits the debtor to establish various "categories of billers". If the debtor establishes a category of "unpaid bills" it can then be selected in block 870 of Fig. 8 to get a plurality of unpaid bills in screen 930 in Fig. 9B or selected in block 920 in Fig. 9A to get a plurality of unpaid bills in screen 900 or selected in block 996 of Fig. 9C to get the plurality of unpaid bills in screen 960. The operation of Kitchen is then that the debtor creates a category in Fig. 14 and then selects the category in either Figs. 8, 9A or 9C. This is quite unlike applicants invention as claimed in claim 84 where a plurality of unsorted transactions are

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simultaneously displayed on the debtor's screen with fields for the insertion of category items and then the unsorted transactions are sorted by one or more of the category items and simultaneously displayed in groups on the debtor's screen.

It should be noted that Kitchen does not teach that the debtor can insert category items in the fields under "Status" in Fig. 9C. An example of this teaching are the indicators 990 (*) under "Status" in Fig. 9C. This is addressed in Column 14, lines 39-41 and column 15, lines 9-20 which refer to Fig. 10A. The debtor can authorize payment for billers identified by an asterisk 415 in Fig. 4. Fig. 4 shows the asterisk 415 and column 10, line 66 to column 11, line 1 states that the asterisk means "billers whose bills can be received electronically". The billers info is then displayed as an asterisk 990 under "Status" in Fig. 9C. As stated in Col. 14, lines 33-45 the info in the Status Column in Fig. 9C is sent to the debtor based on previous info. The point is that the info under the "Status" column is not info inserted by the debtor for sorting the bills. In contrast the Applicant has the flexibility of entering any info regarding the transactions that the Applicant believes to be pertinent and wants to use to sort the transactions.

Next the Examiner states:

"Therefore it would have been obvious to one of ordinary skill in the art at the time of the Applicant's invention to modify the category teachings of Chiasson to include the graphical representation and computer network teachings of Kitchen because it allows for the visual representation and organization of bills in a computer network.
Therefore, Chiasson in view of Kitchen teaches assigning bills to designated categories, such a utilities, school, tennis, credit cards, etc."

It should be noted that designated categories are implemented only after selecting templates for the categories.

SIMPSON

Next the Examiner states:

"Chiasson in view of Kitchen fails to teach a simultaneous display of the unsorted bills, wherein each of the unsorted transactions have open fields for insertion of the category. Simpson teaches a system and method for managing bills in which an online bill summary report shows a list of bills and related transaction information (column 8, lines 33-57 and Figure 8). Simpson

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further teaches an open field (262) remarks box that contains miscellaneous information regarding the merchant and/or the current past bills."

While the fields 262 are open in Fig. 8 of Simpson they are obviously not filled in by the debtor, but, in contrast, are filled in by the Bill Managing Server (BMS). The information for these fields is collected by and is only within the knowledge of the BMS and is displayed in the open fields by the BMS only when the BMS wishes to communicate such information to the debtor. Column 8, lines 53-57 of Simpson states:

"...... and the remarks box 262 contains information regarding *scanned bills* as well as *brochures* and *legal information*. Remarks box 262 contain *miscellaneous information regarding the merchant and/or the current/past bills.*" (Emphasis added)

That this information is only known by the BMS until communicated to the debtor is evident from the following passages from Simpson. Information regarding *scanned bills* acquired by the BMS is discussed in column 7, lines 39-46. Information regarding *brochures and legal information* acquired by the BMS is discussed in column 6, lines 11-14 wherein it is stated

"Second, *brochures* or other documents, i.e. *legal documents*, accompanying the bills are separated and categorized by a person or computer according to the particular merchant in the second sorting step 20B." (Emphasis added)

Information regarding the merchant acquired by the BMS is discussed in column 8, lines 2-6 and *information regarding past due bills* known by the BMS is discussed in column 8, lines 14-19. All of this information is possessed only by the BMS and is not disclosed to the debtor until the BMS lists this information in the fields 262. It is clear from a full reading of column 8, lines 48-57 that the remarks box 262 is filled in by the BMS along with the other boxes 254, 256, 258 and 260.

Next the Examiner states:

However, it would have been obvious to combine the teachings of Chiasson in view of Kitchen for sorting bills based on categories, in which the categories contain information regarding the merchant, to include the remarks teachings of Simpson, which include remarks about the merchant because it allows the viewers to get a more detailed bill summary and to assign the appropriate categories to bills and view the bills based on a desired category. Further, the Kitchen bill summary in Fig. 9C is very similar to the Simpson summary in Figure 8 and it would be obvious to add the last columns of remarks to Kitchen and perform sorting based on category directly from the bill summary page."

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This rejection becomes moot in light of Applicant's comments hereinabove. Assuming the remarks column of Simpson is added to the columns of Fig. 9C of Kitchen, it is no different than the "Status" column of Kitchen where info is inserted for the debtor. The result is that no sort sensitive fields are left for the user to insert category items and then sort the files by the category items.

Amended claim 100 is considered to be patentable over the references for the same reasons as given for claim 84.

Amended claim 85, which is dependent upon claim 84, is further distinguished over the references by reciting:

"simultaneously with said simultaneous display of said plurality of unsorted transactions on the debtor's computer screen, displaying a plurality of category items as a simultaneous display of category item buttons on the debtor's computer screen with each category item button corresponding to a respective category item so that the debtor can activate one of more selected category item buttons for selecting and simultaneously displaying said one or more of the selected category items in said selected open fields on the debtor's computer screen simultaneously with said simultaneous display of said plurality of unsorted transactions."

This is shown in Fig. 4 where the primary category buttons "A. Charitable Contribution", "B. Real Property Tax", "C. Rental at Ash St." and "D. Auto Expense" and secondary category buttons "Home", "C&M", "Repair" and "Mgt." are simultaneously displayed on the debtor's screen. In this regard the Examiner refers to page 11, paragraph 109 of Chiasson. Paragraph 109 of Chiasson teaches that each category item is required to have a bill template and the bill templates are employed to create a listing of bills that fit a category. Chiasson does not simultaneously display category item buttons simultaneously with the plurality of unsorted transactions as shown in Fig. 4 nor are there open fields associated with his transactions where category items can be inserted by clicking on the selected category buttons.

Next the Examiner refers to Figs. 8 and 9A and column 13, line 1-25 and column 13, lines 48 through column 14, line 15 of Kitchen. Kitchen has buttons in his various displays, such as that shown in Figs. 8, 9A, 9B and 9C, but these buttons are not employed for entering information in open fields. An example are the buttons 992a, 994a, 996a and 998a in Fig. 9C. None of these buttons nor any of the other buttons in Fig. 9C can add information to any field,

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such as the fields under "Status". Kitchen does not teach simultaneously displaying unsorted transactions and category item buttons, as shown in Fig. 4, so that the debtor can insert the category items in open fields associated with the unsorted transactions.

Amended claim 101 is considered to be patentable over the references for the same reasons as given for claim 85.

Amended claim 86, which is dependent upon claim 85, is further distinguished over Kitchen by reciting:

"wherein said simultaneous display of unsorted transactions displays rows of line items on the debtor's computer screen with each line item representing an unsorted transaction and with the rows of line items having transaction data columns and at least one category item column wherein the transaction data columns have fields filled with said transaction data and said at least one category item column has a plurality of said open fields;

upon the debtor activating a selected line item and then activating a selected category item button, filling the open field for the selected line item with the category item corresponding to the selected category item button."

This is shown in Applicant's Fig. 4 where the plurality of unsorted transactions are simultaneously displayed on the debtor's screen as rows of lines items 1, 2 and 3 with the rows having a category item column, such as "Cat." and or "Exp." with open fields. This is described in Applicant's specification from page 10, line 11 to page 11, line 1. In this regard the Examiner relies upon the teaching in Fig. 9C of Kitchen. Kitchen does not simultaneously display a plurality of category buttons nor does he display any of the rows of billers in fig. 9C with category item columns with open fields. In contrast Kitchen selects a category in block 996 via button 996a and then that category of billers is displayed in Fig. 9C. None of the buttons in Fig. 9C add any information to any of the fields under "Billers Names", Total Amount Due", Minimum Amounts Due", Due Dates", or "Status". As recited in the last part of claim 86 the Applicant fills his open fields in the category column(s) with category items which is not taught by Kitchen.

Amended claim 102 is considered to be patentable over the references for the same reasons as given for claim 86.

Amended claim 87, which is dependent upon claim 84 is further distinguished over the references by reciting:

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wherein said each unsorted transaction of at least of some of the unsorted transactions, that has said at least one open field, has primary and secondary fields open for insertion of primary and secondary category items respectively pertinent to the unsorted transaction wherein each primary category item is a first part of a purpose for the unsorted transaction and each secondary category item is a second part of the purpose for the unsorted transaction;

upon commands by the debtor inserting primary and secondary category items in said primary and secondary fields respectively associated with each of at least some of the transactions for displaying said primary and secondary fields filled with said primary and secondary category items respectively on the debtor's computer screen simultaneously with said simultaneous display of said plurality of unsorted transactions; and

upon one or more commands by the debtor sorting the unsorted transactions by said at least said primary and secondary category items selected by the debtor and simultaneously displaying the unsorted transactions sorted by said primary and secondary category items on the debtor's computer screen.

As shown in Applicant's Fig. 4, the primary and secondary category item items are inserted in open fields in the simultaneous display of the unsorted transactions, as shown in Fig. 4, and are sorted by the primary and secondary category items as shown in Fig. 6 as discussed hereinabove. See also Applicant's specification from page 10, line 11 to page 11, line 12. In Fig. 9C of Kitchen none of the bills can be tagged with any category item which leaves Kitchen without any teaching of tagging any bill with a primary category item nor a secondary category item button. In contrast a category is selected in block 996 and then all of the bills related to that category are displayed in screen 960. There is no sorting by either primary category or primary and secondary categories which are inserted in open fields corresponding to the unsorted transactions. In regard to these claims the Examiner states:

"Regarding claims 87-89, 95-97, 103-105 and 111-113, Chiasson in view of Kitchen teaches the use of categories for labeling bills and viewing bills."

The Examiner has not addressed the insertion of secondary categories in secondary fields which results in a primary and secondary sorting as shown in Fig. 6. (Emphasis added)

Amended claim 103 is considered to be patentable over the references for the same reasons as given for claim 87.

Claim 88, which is dependent upon claim 87 is further distinguished over the references by reciting:

simultaneously with said simultaneous display of said plurality of unsorted transactions

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displaying said primary and secondary category items as primary and secondary category item buttons respectively on the debtor's computer screen with each secondary category item button being associated with a respective primary category item button; and

upon the debtor activating selected primary and secondary category item buttons displaying the selected primary and secondary category items in selected primary and secondary fields respectively on the debtor's computer screen.

This is shown in Fig. 4 where the primary and secondary category items are shown, as explained above, which are simultaneously displayed with the plurality of unsorted transactions with each secondary category item button being associated with a primary category item button, as shown by the line interconnecting secondary category item button "Home" with primary category item button "B. Real Property Tax" and with the lines interconnecting the secondary category item buttons "C&M", "Repair" and "Mgt." with primary category item button "C. Rental at Ash St.". There is no equivalent structure taught in either Chiasson or Kitchen alone or in combination. *Again the Examiner has not addressed the Applicant's primary and secondary sorting.* *(Emphasis added)*

Claim 104 is considered to be patentable over the references for the same reasons as given for claim 88.

Amended claim 89, which is dependent on claim 88, is further distinguished over the references by reciting:

wherein said simultaneous display of said plurality of unsorted transactions displays rows of line items on the debtor's computer screen with each line item representing an unsorted transaction and with the rows of line items having transaction data columns and at least primary and secondary category item columns wherein the transaction data columns have fields filled with said transaction data and the primary and secondary category item columns have said primary and secondary fields respectively; and

upon the debtor activating a selected line item and then activating a selected primary or secondary category item button, filling the primary and/or secondary field in the primary and/or secondary category column respectively for the selected line item with the category item corresponding to the selected primary and/or secondary category item button.

Claim 89 is further distinguished over the references by reciting that the rows have primary and secondary item columns as shown at "Cat." and "Exp." respectively in Fig. 4. *Again, this primary and secondary sorting has not been addressed by the Examiner.* (Emphasis added)

Amended claim 105 is considered to be patentable over the references for the same

reasons as given for claim 89.

Claim 90, which is dependent on claim 84 is considered to be distinguished over the references for the same reasons as given for claim 84 hereinabove. Claims 106 is considered to be patentable over the references for the same reasons as given for claim 90

Claim 91 is distinguished over the references by reciting:

displaying said at least one monetary funding activity as a monetary funding activity button on the debtor's computer screen simultaneously with said simultaneous display of said plurality of unsorted transactions;

upon the debtor activating the monetary funding activity button, displaying an account balance in a monetary funding account with said at least one monetary funding activity on the debtor's computer screen simultaneously with said simultaneous display of said plurality of unsorted transactions; and

displaying on said computer screen a payment approved button simultaneously with said simultaneous display of said plurality of unsorted transactions so that after the account balance is displayed, the debtor can select an unsorted transaction and activate the payment approved button to pay the bill associated with the selected unsorted transaction.

One or more monetary funding activities are displayed as buttons "Bank A" and/or "Bank B" in Fig. 4 simultaneously with the unsorted transactions 1, 2 and 3 and the balance for "Bank A" and/or "Bank B" can be displayed by the debtor simultaneously with the unsorted transactions 1, 2 and 3. This is described in Applicant's specification from page 8, line 23 to page 9, line 1 wherein it is stated:

"In the operation of the system shown in Fig. 4 the debtor employs his computer for making the screen presentation shown in the video screen 302. He reviews items 1, 2 and 3 for payment and if he selects item number 1 for payment, he may say "item one" which activates the line item for item 1 or he may click item number 1 with his mouse. This then enables line item number 1 for processing by the debtor. The debtor may then desire to review his bank balance before making payment and this may be done by either saying "Bank A" or "Bank B" or clicking on the Bank A or Bank B button with his mouse. This will automatically send a request for the bank balance to the selected bank via E-Mail whereupon the bank's computer will automatically send the balance via E-Mail to the debtor's computer whereupon the balance will be displayed in the balance button. If the debtor is satisfied with his balance he may say "payment approved" or click the payment approved button with his mouse whereupon the debtor's computer 300 will send amount due approval data to the bank's computer via E-Mail."

The "via E-Mail" referred to in this quote can be via a web site as explained in Applicant's "Preliminary Amendment" filed concurrently with the application. Neither the references nor

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the financial arts teach or suggest *displaying the bank(s) and balance(s) on the screen simultaneously with the plurality of unsorted transactions* so that the debtor can activate the "Payment Approved" button for paying a bill (emphasis added). In the prior art the debtor has to go to a web site for his bank and look up his balance and then go back to the transaction screen. The Applicant has overcome the present problem of lack of info on the bank and bank balance by having this info displayed along with a payment button on the screen simultaneously with the display of the plurality of unsorted transactions so that the debtor can pay his bills with the assurance there is sufficient funds in the bank to make the one or more payments. In this regard the Examiner states:

> "Official notice is taken that viewing account balances before paying bills is old and well known in the financial arts. Therefore it would have been obvious to one of ordinary skill in the art at the time of the Applicant's invention to modify the teachings of Chiasson in view of Kitchen to allow for viewing the account balance before paying the bills because it allows a check to see if there is sufficient funds to cover the bill amount."

The prior art teaches going to another location or screen other than where the plurality of transactions are located in order to get an account balance in a particular bank and then coming back to the location of the plurality of transactions and paying one or more of the amounts due if sufficient funds are in the bank. In contrast Applicant teaches showing the account balance in a selected bank simultaneously with the plurality of transactions as shown in Applicant's Fig. 4. If the Examiner continues this rejection the Applicant respectfully requests that the Examiner provide prior art to support his position.

Claims 107 is considered to be patentable over the references and prior art for the same reasons as given for claim 91.
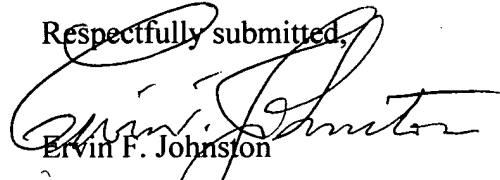
CONCLUDING REMARKS

The Examiner has not met the broad aspect of Applicant's invention, namely: simultaneously displaying a plurality of files wherein each file has columns of fields filled with data and at least one column of fields that is sort sensitive so that when or more entries are made in the sort sensitive fields the files can be sorted according to the one or more entries. This

sorting function can be applied to any type of file, such as purchases, personnel records, medical records, etc.

Should the Examiner have any questions regarding this document the Examiner is respectfully requested to contact the undersigned at **520-378-6038.**

Respectfully submitted,

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